

Information to identify the case:

Debtor 1	<u>Ashley Frances McCauley</u>	Social Security number or ITIN	xxx-xx-7788
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	21-22062-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ashley Frances McCauley
aka Ashley McCauley-Peterman, aka Ashley
Peterman

1/20/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ashley Frances McCauley
Debtor

Case No. 21-22062-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 20, 2022

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2022:

Recip ID	Recipient Name and Address
db	+ Ashley Frances McCauley, PO Box 694, Monroeville, PA 15146-0694
cr	+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15412276	+ Comericial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15412278	+ DNF Associates, 2351 N Forest Road, Suite 110, Getzville, NY 14068-9902
15412279	+ HSBC, PO Box 4657, Carol Stream, IL 60197-4657
15412281	+ JPMCB Financial Services, PO Box 15369, Wilmington, DE 19850-5369
15412280	+ Jefferson Cardiology Associates, 2550 Messide Boulevard, Suite 105, Monroeville, PA 15146-3530
15412282	+ MRS BPO, LLC, Chase Bank, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15412290	+ UPMC Health Services, PO Box 371475, Pittsburgh, PA 15250-7475
15412291	+ UPMC health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15412292	+ Wilder, Mahood, McKinley and Ogelsby, 436 Seventh Avenue, Suite # 1050, Pittsburgh, PA 15219-1862

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jan 21 2022 04:28:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jan 21 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2022 23:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 21 2022 04:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2022 23:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Jan 21 2022 04:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15426506	EDI: ATLASACQU	Jan 21 2022 04:23:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15412274	+ EDI: CCS.COM	Jan 21 2022 04:28:00	CCS Payment Processing Center, Quest Diagnostics, PO Box 55126, Boston, MA 02205-5126
15412275	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 20 2022 23:22:00	Citizens Bank, PO Box 42010, Providence, RI 02940
15412285	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 20 2022 23:22:00	RBS Citizens NA, 1000 Lafayette Boulevard,

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User: auto

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			Bridgeport, CT 06604
15412271	+ EDI: CAPITALONE.COM	Jan 21 2022 04:28:00	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
15412273	+ EDI: RMSC.COM	Jan 21 2022 04:28:00	Care Credit/Synchrony Bank, PO Box 96001, Orlando, FL 32896-0001
15412277	EDI: DISCOVER.COM	Jan 21 2022 04:28:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
15412283	+ EDI: RMSC.COM	Jan 21 2022 04:28:00	Paypal/Synchrony Bank, PO Box 965012, Orlando, FL 32896-5012
15412284	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 20 2022 23:23:00	Quiken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15412286	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 20 2022 23:23:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
15412287	+ EDI: RMSC.COM	Jan 21 2022 04:28:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15412642	+ EDI: RMSC.COM	Jan 21 2022 04:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15412289	+ EDI: WTRRN BANK.COM	Jan 21 2022 04:28:00	TD Bank USA/Targer Credit, NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470
15412288	+ EDI: WTRRN BANK.COM	Jan 21 2022 04:28:00	Target, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15412272	*+	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2022 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	
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District/off: 0315-2

User: auto

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on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com

Denise Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com

Joseph Peter Nigro

on behalf of Debtor Ashley Frances McCauley nigroassociateslaw@gmail.com
chrissyvock86@gmail.com;jasonjkelley@comcast.net;nigrojr73104@notify.bestcase.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfcbis.com

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